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CO-OPERATOR

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TRAVEL CLUB WITH A DIFFERENCE

A TRAVEL club especially set up to assist and advise Victorian girls in their travels was launched in February this year.

It is the Wirraway Travel Club, a non-profit making organisation sponsored by the girls' movement of the Young Christian Workers and open to girls of all denominations.

From a survey taken out by the Young Christian Workers in Victoria among those interested in travelling abroad, it was found that there was little realization of conditions in other countries and an unawareness of the necessity for planned saving before they began their travels.

Miss Jan Baker addressing the inaugural meeting. Bishop Moran is second from the left.

Two-pronged saving scheme

The saving scheme proposed by the club is two-pronged. If the member decides not to travel the money saved can be used to claim the Home Savings Grant in the event of building a home.

The Wirraway Travel Club has planned to bring together socially in this State, girls interested in travel; to assist them in obtaining the best results from their travels through advice from experienced travellers, travel agents and representatives from various countries; to establish contacts both interstate and overseas; to establish a meeting point for those interested; and to provide a saving plan to enable them to plan correctly.

(CONTINUED ON PAGE 2)



TRAVEL CLUB (Continued)

The Young Christian Workers' Movement backing the Wirraway Travel Club is in an ideal position to carry out the objectives as it functions in 116 countries of the world and in every State of Australia.

As girls who are intending to travel overseas need a firm savings plan, the Permanent Building Society has provided various scales to enable them to save to a certain target and to save regularly. Members will be interested in this scheme as they can use the money towards a Home Savings Grant if they do not travel, and the interest is 4 per cent, which is greater than bank interest.

Two hundred persons attended the inaugural meeting. They included Bishop Moran, Overseas Government Representatives, Youth Organisations, Official Travel Groups and prospective members. The Indian Government was represented by Mr. B. Singh of the Indian Government Tourist Information Centre.

The guest speaker, Miss Jan Baker of the Young Australian Foundation League, spoke of the value of overseas experience.

BISHOP'S ENCOURAGEMENT

The Bishop, in congratulating the Y.C.W. in the formation of the Travel Club, spoke of the increasing importance of overseas travel and was able, from his own experience, to tell the meeting of overseas Y.C.W.'s interest in travellers, quoting in particular the very large Y.C.W. run hostel in Rome.

Since the meeting over 300 girls have entered their names on a mailing list. One example of the Club's work was shown when two girls who had planned to go overseas independently, were introduced at a meeting and discovered they were both going about the same time. They have since arranged to travel together.

It has been found that many Australian girls travelling abroad are often alone or with casual acquaintances and without adequate knowledge of the conditions which they will meet on route.

Many find themselves without decent accommodation and are unable to obtain work.

As time goes on the Club will build up contacts in overseas countries to assist members in any local problems they may meet.

For those interested in interstate travel there is an opportunity to consider alternate itineraries, perhaps to meet other girls considering a similar trip at the same time and to receive some helpful hints from those returning.

MEMBERSHIP

Any girl over the age of 16 who is interested in interstate or overseas travel may join.

An annual membership fee of one dollar is payable each year in advance. The control of the club and the arrangement of meetings, etc., of the club are in the hands of a committee elected by the members each year.

Prospective members are welcome to attend any club meeting before joining. The next meeting will take place at Y.C.W. Headquarters, 355 Lonsdale Street, Melbourne, on Tuesday, May 3, commencing informally at 6 p.m. over tea and formally at 7.30 p.m.

Further details may be obtained by contacting Miss Kerin O'Halloran at the Y.C.W. Co-operative, a'Beckett Street, Melbourne, 329-6477.

EDUCATION FORUM

Plans for Progress

THE biggest news in co-operative education at the moment is the announcement by the Co-operative Development Society of a week-end conference of key personnel of credit societies to produce guidelines for the future development of parish credit societies.

Talking to officers of parish societies one is always impressed by their enthusiasm and their pride in the achievements of their local society. But more and more this enthusiasm is being tempered by such remarks as "Of course you can't expect spectacular progress any more" or "After a certain time it is unreal to expect many new members in a year." One is led to the belief that in many places we have perhaps reached our limit and from this point we can continue to do good mainly by circulating the cash we already hold between the various members as they require loans.

This attitude of complacency does not exist in all of our societies by any means. Many continue to make rapid progress but they are faced with a serious decision on voluntary work. Sunday morning collections are stretching into the afternoon and the work of the secretary and treasurer is absorbing all the spare time of these office bearers, perhaps at the expense of education and promotion within the societies.

PRACTICAL LIMIT?

Is it true therefore that the practical limit of size has been reached in many of our parish societies or should we look for further progress? As I write I have before me the twelfth annual report of St. Paul and Augustine Parish Credit Union of Washington, U.S.A. It shows a membership of 759 out of 1,500 families in the parish with assets of \$A185,000 (more than double those of any parish society in Victoria). During the previous 12 months 268 loans had been made totalling \$A162,000. This Credit Union operates on Sunday morning and Wednesday evening. It seems therefore that much can still be achieved.

The week-end conference which will bring together the top men of our parish credit societies will, I am sure, bring forward many recommendations and suggestions which will vitally affect parish credit societies for many years to come. With support and ideas from all of our credit societies it will certainly reach the goal as set out in the theme of the conference and produce "a plan for progress."

Alarming Drop in Co-op Housing Finance

A RECENT report given by the Registrar of Co-operative Housing, Mr. W. J. Brodie, to the annual conference of the Federation of Co-operative Housing Societies highlighted the substantial drop in funds made available to Co-operative Housing Societies over the last twelve months.

The comparative figures are shown hereunder:—

Period	Available to Co-op. Housing
1963/64	\$11.0 million
1964/65	\$8.7 million
1/7/65-28/2/65	\$5.8 million
1/7/65-28/2/66	\$4.0 million

(Since the presentation of Mr. Brodie's report the Commonwealth Government have reacted to the very serious position in Victoria by making available a further \$1.1 millions for the formation of new housing societies.)

One of the main reasons for concern to officials of Co-operative housing in Victoria is the disparity of funds made available in New South Wales and in this State.

In 1956/57 Victoria obtained \$7.6 million and New South Wales \$11.2 million or 47 per cent more than Victoria. This ratio above Victoria increased to 69

per cent in 1959/60, 76 per cent in 1960/61 and 140 per cent in 1964/65.

It is difficult to understand this difference with the New South Wales population being only 33 per cent above Victoria. A search of the figures show that the private saving banks and the life assurance companies give far greater support to co-operative housing in New South Wales than in Victoria.

Why is Co-operative Housing Important?

The reasons given by most of the saving banks for their lack of support of co-operative housing is their desire to assist their own customers direct and the fact that the deposits received in Victoria are restricted by the opposition of the State Savings Bank, which is a major lender for housing in the State.

However, this reasoning overlooks the fact that each of the banks has a more restrictive policy towards loans than co-operative housing. Most require a substantial deposit with the bank for some time before a loan is made and in many cases the shorter term of the loan makes repayments considerably higher than co-operative housing.

No one can deny the right of banks to set their own conditions of loan, but they should remember that all of their deposits come from the public, many of whom would be eligible for co-operative finance but not bank finance.

More Money is Needed

The suggestion that direct lending by banks and insurance companies has eliminated the need for co-operative housing is not borne out by the facts.

During the last few months Victoria has experienced a disastrous slump in the home building field. The building industry has been seriously affected but more importantly many people desiring homes have been unable to obtain them.

Naturally pressure has been placed on the Federal Government to supply more money for housing but others should also play their part.

The Life Assurance Companies, deriving much of their income from Victoria, could do more. The Savings Banks are permitted to use 35 per cent of their deposit funds for housing but only the State Savings Bank is anywhere near that figure.

Other percentages range from 25 per cent for the Bank of N.S.W. Savings Bank to a mere 18.5 per cent for the National Savings Bank.

The Public can Help

It is easy to deplore the lack of housing finance but the solution lies largely in the hands of people themselves.

Permanent Building Societies are designed to make the maximum number of housing loans from any set amount of savings. These institutions do not lend except for housing purposes and public support of them by way of deposit can help them make a big impact on the housing finance field.

Many of them, like the Security Co-operative Permanent Building Society, have special savings plans to help young people to save for a home whilst using their money to assist others.

Parents would be well advised to consider encouraging young people to start regular savings for a home from a very early age.

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INSURANCE NOTES



INSURANCE DIVISION NEARS \$100,000

PREMIUM Income received by the Insurance Division of the Y.C.W. Co-operative Society amounted to \$95,463 for the financial year ended 31st March, 1966.

The Division was formed in 1954 for the purpose of insuring homes financed by the Security Housing Society Group—In its first year of operation premium income amounted to (£13,000) \$26,000.

The 11 years have been characteristic of the growth of other Co-operative ventures fostered by the Y.C.W. Co-operative Movement.

The foresight of early co-operators has been proved beyond doubt by the progressive growth and practical results evident over the past few years.

Initially the Insurance Division was staffed by voluntary workers who had confidence in the future. This was later augmented by part-time assistance from Staff members of the Y.C.W. Co-operative Society. The first permanent full-time employee of the Insurance Division was appointed in November, 1961.

The Division now has six full-time employees.

ALL CLASSES OF INSURANCE AVAILABLE

As from the 1st April, 1966, the Insurance Division will issue its own policies on Motor Vehicle, and other General Fire and Accident Business including Burglary, Public Risk, Plate Glass, All Risks; all of which have previously been handled on an Agency basis.

An immediate advantage to members will be an increase in rebates to 10 per cent on these policies—previously the rebate was 5 per cent.

As is the case with Domestic Fire and Householders' Policies underwritten by the Division, all business will for the present be RE-INSURED in full, but this new development is a major step for the Division in its planned development towards becoming an independent and vigorous Insurance Company and a major financial arm of the Co-operative Movement.

The Division will continue to transact Workers' Compensation and Domestic Employees' Insurance as an Agent of V.A.C.C. Insurance Company.

CLOSE LINK WITH OTHER CO-OPERATIVE SOCIETIES

Past growth and future development of the Insurance Division is closely linked to other Co-operative Societies.

Members of the Security Co-operative Housing Societies have their Homes insured with the Division and commissions paid to the Societies by the Insurance Division have helped make it possible to keep

"Security's" Management Fees lower than those charged by other Housing Society groups.

An increasing number of Co-operative members are transferring their insurances to the Y.C.W. each year—as they become due for renewal—because of their belief in the practical value of co-operative membership and practical support.

CO-OPERATIVE CREDIT SOCIETIES AS AGENTS

The new developments of the Insurance Division underwriting its own policies on General Accident Business now makes its practical to appoint Parish Credit Societies as accredited Agents of the Division. This will be a great advantage and convenience to Credit Society members, who can make their enquiries direct to their own Society and all premium payments can be made through their own Society.

This Agency arrangement will also be a valuable source of income to the various Societies.

REBATES AS IMMEDIATE DEDUCTIONS

As published in the last issue of the Co-operator, Co-operative Rebates to members are now being made as an immediate deduction on Premium. This is in lieu of a rebate payable at the end of the financial year.

This immediate rebate applies only to Insurance Premiums. Rebates on Goods purchased from the Y.C.W. Co-operative Society Trading Division will continue to be paid retrospectively as at present.

CONFIDENCE AND CO-OPERATION

The past 11 years have seen a satisfying development and growth—but even greater progress can be expected—with the support of the many thousands of members—at present not availing themselves of the financial benefits of Co-operative Insurance.

Ten years have seen our premium income reach \$100,000—in 20 years we could reach \$500,000. This would require an increase of slightly less than 20 per cent each year—a worthy target, but definitely within our capabilities if we are sincere in our Co-operative beliefs.

If you have found satisfaction and service with your Co-operative Society to date, you can show your confidence in the Co-operative Movement by directing your Insurance enquiries to the Insurance Division at 157 a'Beckett Street, Melbourne, Phone 329-6477, or Geelong 9-8077, or to the officers of your Co-operative Credit Society, who will arrange for a representative to discuss your requirements with you.

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Woman's Viewpoint

ECONOMY — The careful management of resources, to make them go as far as possible; this is the definition derived from a modern and recently published dictionary. Every housewife knows what economy is, but adapting this definition to the family income is becoming increasingly difficult.

Decimal Currency day passed with little difficulty, but the effect of this day on the family budget may be compared with a pebble dropped into the centre of a smooth pool and the ripples that vibrate from the splash. Every day since this central C-day, the housewife has noticed small but constant increases in the price of every item purchased.

Prices did not just convert as predicted, but neatly rounded themselves off in most cases to the nearest sixpence or multiple thereof on larger items and certainly changed up to the nearest cent, not over to the equivalent on smaller ones.

Most household budgets can show approximately a two dollar rise in costs since C-day.

Little wonder, then, that our dollar is the conversion of our previous ten shillings and the powers that be did not use the more familiar "dollar" or "five shillings" as our decimal unit; there would have been nothing left to work on after C-day if they had!

The economy of a nation, crying out for natural population, is very unhealthy when the father of an average size family cannot earn sufficient in one job of reasonable hours to feed, clothe and educate his family whilst purchasing his home and adding from time to time, small comforts and necessities to it.

Entertainment in a large family is ready made by its members, but should they consider the more modern forms of entertainment the cost will rarely allow it past the considering stages.

Even an essential like Insurance against hospital and medical expenses has more than doubled, almost trebled in the past nine years, but not many breadwinners could say the same of their pay-packets.

Because of this unhealthy economic state of affairs produced by so-called experts, the not-so-expert but thoroughly experienced economists, the wage-earning family men who organise our co-operatives, will continue to have tremendous success and will be a stabilising economic factor to our country.

—BARBARA D. RYAN.

STAFF NEWS

WE welcome three new members to our staff at the Co-op., Marie Goodison, Michael Power and Frank Barber while at the same time extend our best wishes to former members, Brian Perry, David Manjiviona and Peter Acott, who have taken up new positions.

Our congratulations go to Pat and Ken Treacy on the arrival of their baby boy Brendan.

The Co-op. was recently visited by Y.C.W. International President, Mr. Reinzie Rupasinghe of Ceylon, whose visit proved very interesting and educational.

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CREDIT SOCIETY NEWS



ST. MARY'S, GOLDEN SQUARE

WITH a view to increasing membership and to educating existing members in the theory and practice of Catholic Credit Societies, St. Mary's, Golden Square, Co-operative Credit Society held a general meeting on Friday 18th February, 1966. There was a satisfying attendance of forty people, including many who had recently joined the Society, and interested non-members.

The only opportunity afforded members of Credit Societies to get together is once a year at the annual meeting. On this occasion being a formal meeting following a set agenda, the time for discussion and exchange of ideas is limited.

Rev. Father Lewis of Golden Square was in attendance, as were observers from other Bendigo Catholic Credit Societies.

The evening took the form of one address (by the Secretary), who recounted the history of the Catholic Credit Societies, explained the theory and practice of a Catholic Credit Society, and reviewed the progress of St. Mary's, Golden Square, indicating also what the future could hold for this Society.

This was followed by an animated question period, and then those present were separated into four groups, each in the charge of a Director, to provoke discussion and give every person present an opportunity to have his say. These group discussions were then summarised.

The Board of Directors considers that this type of meeting proved most successful, from the point of view of the Directors themselves as much as the members, as it afforded an opportunity for an exchange of ideas from both sides, and furthered the "education" of the Directors as well as of the members.

It is confidently expected, as a result of this meeting, that St. Mary's, Golden Square, will expand still further and it is proposed to hold further similar meetings as the opportunity arises.

SOUTH AUSTRALIA: Reporting recently from Adelaide, Mr. T. Fitzgerald, secretary of St. Pius X Greenacres Co-operative advises that the society has conducted an Educational Programme which involved visits to all members to explain aspects of the society including the need for regular deposits. At the 1st of February 102 persons held membership and 45 loans had been granted, totalling £3503 (\$7,006).

NEW SECRETARIES: Members of societies concerned are notified of the following changes of office-bearers:—

St. Raphael's, West Preston: Mr. B. J. Woods of 56 Kendall Street, West Preston, replaces Mr. A. Ryan. Mr. Ryan becomes Education officer of the society.

St. Mel's, Shepparton: Mr. R. Murphy replaces Mr. J. Sylva.

S. K. Moe: Mr. D. Forster of 60 Langford Street, Moe, replaces Mrs. J. O'Keefe.

St. Mary's, Golden Square: Mr. A. R. McConnachie of 6 Morrison Street, Kangaroo Flat, replaces Mr. L. Segrave. Mr. Segrave has been Secretary/Treasurer since the formation of the society in 1962, and will fill a casual vacancy on the board of directors until the Annual meeting.

ANNUAL MEETINGS

Members of Credit societies — your co-operative will be shortly holding its Annual General Meeting. The matters being discussed, the decisions being made, affect you as a member.

Your attendance would be greatly appreciated by the directors and officers.

NEW PREMISES FOR OAK PARK: At the instigation of Fr. Atkins, P.P., new premises for members of the Oak Park Credit Society were erected by Mr. F. Mott from Glenroy and officially opened and blessed by Fr. Atkins on 6th February, 1966. This building, which is made of weatherboard and measures 30 ft. x 12 ft., cost \$1,542. With the increase in the volume of business on Sundays, the new premises, which gives twice the amount of room as previously, is more beneficial to both members and directors.

The changeover to Decimal Currency went very smoothly and like St. Gabriels, Reservoir, it is estimated that approximately 60 man hours were spent on this conversion programme. Thanks are extended to members for their co-operation.

BEAUMARIS: Mr. Justin Breheny, a director since the formation of the credit society four years ago, has notified fellow directors of his intention to resign, owing to a transfer in his employment. He has been most active during his term and has the satisfaction of seeing the society grow in numbers since 1962.

On behalf of all the members, the directors wish Mr. Breheny and his family a happy return to their home State, and they go with the knowledge that they will be sorely missed not only by the credit society but in many spheres of parish life.

NEWLY FORMED SOCIETIES

Societies have recently been formed in the following parishes:—

LAVERTON: Laverton Parish Co-operative Limited held a formation meeting on 20th February, 1966. Directors are Messrs. A. Herrick, B. Jackson, T. Dillon M. Kitson, D. Murphy, J. Smales and W. Ware. Secretary is Mr. K. Skehan of 12 Balmoral Street, Laverton.

LALOR: St. Luke's, Lalor, Co-operative Credit Society Ltd.—formed on 6th March, 1966. Directors are Messrs. J. Donnelly, B. Hitchins, K. O'Rourke J. Shearer K. Sheather, A. Sleeman and Mrs. P. Murray. Secretary is Mr. F. Williams and Mr. K. Smith is treasurer.

FAWKNER: St. Mark's Co-operative Credit Society Ltd. was formed on 18th March, 1966. Directors elected were Messrs. R. Barclay, C. Roberts, J. Robbins P. Cummins F. Lane, P. Bretherton and L. Marantelli. Secretary is Mr. R. Ferrie.

THE STORY IN UGANDA

BUYING a 300 shilling (\$42) radio on time in Uganda can add 220 shillings (\$30.80) to the price. This is equal to a true annual interest rate of 133 per cent.

Borrowing the 300 shillings in cash from a money-lender triples the interest rate. He charges 30 shillings (\$4.20) a month for each 100 shillings (\$14) owed.

These are steep prices in any country, but in Uganda an unskilled labourer earns as little as \$16.80 a month. Farm labourers get even less—a mere \$4.20 a month. Professional people, such as teachers, earn from a low of \$28 a month to as much as \$84 or more, depending upon how long they've been teaching.

There are methods of combatting usury in Uganda, and the credit union is proving to be one of them. There are 30 registered credit unions and many more are awaiting registration.

One of the earliest is the Masaka Teachers' Thrift and Loan Co-operative Society, started single-handedly in June of 1962 by Remigius Kintu. He teaches mathematics, English and civics in the primary and secondary schools in Masaka, a district in central Uganda.

He learned of credit unions while attending the Social Training Centre at Nygeyes, Tanzania, in 1961, from Norman Riley, then of the Nova Scotia Credit Union League on assignment in East Africa.

The young teacher returned to Masaka and began setting up the credit union. He put in 10 shillings and a few months later some other teachers joined him. Kintu then began promoting the credit union in earnest and it now has 200 members out of a possible 800. Their savings total \$1,540 and loans outstanding amount to \$980. The members borrow for such things as paying off debts to friends and money-lenders, secondary school fees, a dowry, wedding celebration, and to help build houses.

The government policy at the present time appears to be one of encouraging credit unions as single purpose co-operative societies among wage or salary earners only, reported W. A. Slotten, agricultural credit specialist with the U.S. Agency for International Development in Uganda.

Credit unions in the rural areas, he explained, are to be organized within existing co-operative marketing

societies that are participating in the so-called "co-operative credit scheme."

Under this scheme, members have to belong to the society for at least three years, have marketed produce through the society for each of the past three seasons, and not otherwise be in debt. Then the limit on loans is determined by the lesser of three criteria: (1) 10 times the member's shares, (2) two-thirds of the average value of produce marketed through the society by the member for the past three seasons, or (3) the limit set by the society in consultation with the Department of Co-operative Development.

To finance its loans, the marketing co-operatives are also promoting a "rural thrift scheme." Under this plan, three types of deposits are accepted and earn different amounts of interest: (1) Sight deposits enable a member to withdraw his money at will, and earn 2 per cent; (2) Recurrent deposits require a member to deposit a specified amount per week or month over a period of years, and earn from 2 to 4 per cent; and (3) Fixed deposits are made by the member in large amounts for a period of one, two or three years, and earn from 4 to 6 per cent.

The marketing co-operative societies also can borrow from Uganda Commercial Bank to meet members' requests for loans.

Now four years old, the credit scheme began with 100 societies in late 1961 and has since quadrupled. The first year 7,300 members borrowed \$112,000. In 1965, 37,000 members borrowed more than \$1 million. By the end of the decade, the government hopes to have 1,100 such societies with 150,000 members.

The Credit Union Magazine—February, 1966.

DEATH OF BENJAMIN TALBOT

THE death occurred recently of Mr. Ben. Talbot, former director of the Association of Catholic Co-operative Credit Societies. Following the formation of the Association in 1957 by four credit societies, Ben. represented St. Gabriel's, Reservoir, Co-operative Credit Society and was elected one of the first directors of the Association.

Ill health forced him to resign as director after seven years and in that time he had seen the Association grow to 64 member societies.

From 1964, Ben. maintained his interest in Co-operatives through the parish credit society at St. Gabriels, Reservoir, where, up until the time of his death he was a most active member.

The Association, and the Co-operative Development Society, extend to Mrs. Talbot and her family their deepest sympathy.

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